

**United States Bankruptcy Court
District of Minnesota**

IN RE:Case No. **10-43005****Auto Point, Limited**Chapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 647,349.05		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 521,198.03	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		\$ 1,519,345.24	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	No				\$
J - Current Expenditures of Individual Debtor(s)	No				\$
TOTAL		25	\$ 647,349.05	\$ 2,040,543.27	

IN RE Auto Point, Limited

Debtor(s)

Case No. 10-43005

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
TOTAL			0.00	

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Voyager Bank Account 10130084	H	0.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		2010 Landrover VIN 514655	H	59,836.55
		On behalf of Ilya Igdalev		
		Attorney fees paid on behalf of Ilya Igdalev	H	129,532.50
		Boris Litvak and Irina Melnikova	H	44,880.00
		P.O. Box 70263		
		Staten Island, New York 10307		
		For 2008 Mercedes, VIN WDDNG86X58A206950		
		Charles Alexander Bland and Katelyn Anne Seawell	H	600.00
		301 Shelard Parkway #336		
		St. Louis Park, MN 55426		
		Payments owing on 2002 Lexus, VIN JTHBF30G90039418		
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Easy Trailer - VIN 4YZCH1625X1002441	H	1,500.00
		2005 Lexus GX470, VIN 079652	H	21,000.00
		2006 E Class Mercedes, VIN 191229	H	22,000.00
		2007 BMW X5, VIN 5UXFE43567L682325	H	30,000.00

IN RE Auto Point, Limited

Debtor(s)

Case No. 10-43005

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D W I F E J O I N T O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		2007 Lexus RX350, VIN 2T2HK310X7C043949	H	27,000.00
		2007 S600 Mercedes Benz, VIN WDDNG76X07A109468	H	50,000.00
		2008 BMW BX6, VIN 5UXFG43568L220627	H	50,000.00
		2008 CL550 Mercedes, VIN WDDEJ71X28A014193	H	75,000.00
		2008 Landrover LR2, VIN 034159	H	21,000.00
		2008 Mercedes GL550, VIN 4JGBF86E68A417133	H	60,000.00
		2008 Mercedes ML320, VIN 4JGBB22E48A419669	H	35,000.00
		2009 Nissan Altima, VIN 1N4AL21E39C111029	H	20,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				647,349.05

IN RE Auto Point, Limited

Debtor(s)

Case No. 10-43005

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Not Applicable			

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 108584 Automotive Finance Corporation 310 East 96th Street, Suite 300 Indianapolis, IN 46240	X H	2009 - Line of Credit VALUE \$ 64,000.00				155,336.63	155,336.63
ACCOUNT NO. Kazlow & Fields LLC 1605 Crossroads Circle, Suite J Baltimore, MD 21220		Assignee or other notification for: Automotive Finance Corporation VALUE \$					
ACCOUNT NO. Liberty Mutual Surety 2800 W Higgins Rd., Ste 1000 Hoffman Estates, IL 60169-7205		Assignee or other notification for: Automotive Finance Corporation VALUE \$					
ACCOUNT NO. 11073 Dealer Services Corporation 1320 City Center Drive, Suite 100 Carmel, IN 46032	X H	12/2009 - Line of Credit VALUE \$				156,789.04	156,789.04
Subtotal (Total of this page)						\$ 312,125.67	\$ 312,125.67
Total (Use only on last page)						\$	\$

1 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6311073 KleinBank - Chaska P.O. Box 487 Chaska, MN 55318-0487	X H	2/22/2010 - Business Loan VALUE \$				35,000.00	35,000.00
ACCOUNT NO. 4282759 M&I Marshall & Isley Bank St. Louis Park 5775 Wayzata Blvd. St. Louis Park, MN 55416	H	3/11/2005 - Small Business Loan VALUE \$				93,000.00	93,000.00
ACCOUNT NO. U.S. Small Business Administration 409 3rd St. SW Washington, D.C., DC 20416		Assignee or other notification for: M&I Marshall & Isley Bank VALUE \$					
ACCOUNT NO. 975910 Manheim Milwaukee 561 27th St. Caledonia, WI 53108	X H	2009 - Line of Credit VALUE \$				81,072.36	81,072.36
ACCOUNT NO. VALUE \$							
ACCOUNT NO. VALUE \$							
Subtotal (Total of this page)						\$ 209,072.36	\$ 209,072.36
Total (Use only on last page)						\$ 521,198.03	\$ 521,198.03

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE **Auto Point, Limited**Case No. **10-43005**

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 01300 105810824 ADT Security Services Inc. P.O. Box 371967 Pittsburgh, PA 15250-7967	H	3/2010 - Sercurity Services				558.10
ACCOUNT NO. N/A Alexander Cheong Wai Lai 6381 Oxbow Bend Chanhassen, MN 55317	H	3/6/2010 - 2006 Lexus GX470				26,500.00
ACCOUNT NO. N/A All Fleet Leasing Transportation Division 13830 Northdale Blvd. Rogers, MN 55374	H	2009 - Freight Charge (Auto)				600.00
ACCOUNT NO. N/A American Car Care Centers Golden Valley Tire & Service 600 Decatur Avenue North Golden Valley, MN 55427	H	12/2009 - 2/2010 - Auto Tire Service				866.12

14 continuation sheets attached

Subtotal
(Total of this page) \$ **28,524.22**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 109087550 American Honda Finance Corp. P.O. Box 997518 Sacramento, CA 95899-7518	H	04/29/2010 - 2008 Honda Civic				1,470.00
ACCOUNT NO. N/A Andrews Inc. Of Princeton 3558 Brickton Road Princeton, MN 55371	H	2/2010 - 3/2010 - Auto Transport				1,130.00
ACCOUNT NO. N/A Anthony Robert Wirz 938 Lois Ln Lino Lakes, MN 55014	H	3/12/2010 - 2002 BMW 5DN M5				18,500.00
ACCOUNT NO. 36191572 AutoTrader.Com, Inc. P.O. Box 932207 Atlanta, GA 31193-2207	H	1/2010 - Advertising				1,780.00
ACCOUNT NO. 8039 AutoUpLinkUSA Of Minnesota 1025 Tomlyn Ave., Suite 400 Shoreview, MN 55126	H	2/24/10 and 3/24/10 - Web Service				598.00
ACCOUNT NO. N/A Blake Forrest Kellar 1401 Jefferson St NE Minneapolis, MN 55413	H	3/20/2010 - 2006 Infiniti 635X				17,999.00
ACCOUNT NO. 9T639-AO 9 BlueCross BlueShield Of Minnesota P.O. Box 64338 St. Paul, MN 55164	H	2/2010 - Health Insurance				7,024.00

Sheet no. 1 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **48,501.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 210-19518 BMW Of Minnetonka 15802 Wayzata Blvd. Minnetonka, MN 55391	H	12/2009 - Auto Service				234.17
ACCOUNT NO. N/A Brian D. Henthorn E7270 Knitt Ln Viroqua, WI 54665	H	1/11/2007 - 2006 GMC Yukon XL				16,905.12
ACCOUNT NO. N/A Bryce Patrick Ehlert Chris Jean Ehlert 12049 92nd Ave N Maple Grove, MN 55369	H	1/23/2010 - 2007 Mitsubishi Outlander				20,219.17
ACCOUNT NO. 4802-1385-8296-3500 Capital One Bank (USA), N.A. P.O. Box 60599 City Of Industry, CA 91716-0599	X H	2010 - Goods and Services				10,059.44
ACCOUNT NO. 4802-1383-8114-8014 Capital One Bank (USA), N.A. P.O. Box 60599 City Of Industry, CA 91716-0599	H	2010 - Goods and Services				6,967.03
ACCOUNT NO. 28270 Carfax, Inc. 16630 Collection Center Drive Chicago, IL 60693	H	2010 - Vehicle History Reports				2,097.00
ACCOUNT NO. N/A Carmel Maria Lundberg 6713 - 158th Street West Apple Valley, MN 55124	H	2/9/2009 - 2009 Toyota Corolla LE				12,326.26

Sheet no. 2 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **68,808.19**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. N/A CarSoup.Com 1401 American Blvd E, #6 Bloomington, MN 55425	H	2010 - Car sale listing service				2,550.00
ACCOUNT NO. 5560053-0 Centerpoint Energy P.O. Box 4671 Houston, TX 77210-4671	H	3/2010 - Electricity Service				805.22
ACCOUNT NO. N/A Chad Bayneroth Trent 710 N 4th Street, #208 Minneapolis, MN 55401	H	2/27/2010 - 2006 Infiniti FX 35 AWD SUV				25,490.00
ACCOUNT NO. N/A Chad Henry Kamann 719 4th Street West Carver, MN 55315	H	3/4/2010 - 2004 Honda Pilot EX				15,800.00
ACCOUNT NO. N/A Charles Alexander Bland Katelyn Alexander Seawell 301 Shelard Parkway, #336 St. Louis Park, MN 55426	H	3/2/2010 - 2002 Lexus ES 300				9,250.00
ACCOUNT NO. 00042433 City Of Golden Valley 7800 Golden Valley Rd. Golden Valley, MN 55427	H	2010 - Utility Services				0.00
ACCOUNT NO. Q8157516 City Of Madison Treasurer P.O. Box 2004 Madison, WI 53701-2004	H	11/20/2009 - Parking Citation				30.00

Sheet no. 3 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **53,925.22**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 00065386 Classified Ventures LLC 2413 Collection Center Drive Chicago, IL 60693	H	2/2010 - Advertising				1,225.00
ACCOUNT NO. 8838 Creative Auto Service 6525 Oxford Street St. Louis Park, MN 55426	H	7/31/2008 - Auto Body Repair				5,000.00
ACCOUNT NO. 613AN17724 CSC Credit Services 652 N Sam Houston Parkway E Houston, TX 77606	H	03/01/2010 - Credit Card Transaction Service				124.86
ACCOUNT NO. 3211622 CU Direct Corporation P.O. Box 51482 Ontario, CA 91761	H	2/2010				395.00
ACCOUNT NO. 22870 Dealer Automotive Services 1102 South Fifth Street Hopkins, MN 55343	H	4/8/10 - Auto Repair				359.00
ACCOUNT NO. N/A Doug Corsmeier 610 16th St. Huntington Beach, CA 92648	H	06/2007 - 2005 Cadillac Escalade				22,000.00
ACCOUNT NO. N/A Elizabeth B. Hopf 607 Washington Ave S, #505 Minneapolis, MN 55415	H	3/24/10 - 2005 Land Rover LR3 SE7 V8				22,100.00

Sheet no. 4 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **51,203.86**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4568-1690-8 FedEx P.O. Box 94515 Palatine, IL 60094-4515	H	3/2010 - FedEx Express Services				308.76
ACCOUNT NO. 0486-00-816318-0 Fleet Services P.O. Box 6293 Carol Stream, IL 60197-6293	X H	2/1/2010 - Vehicle Fuel				555.13
ACCOUNT NO. 0001855327 G&K Services P.O. Box 1450-N.W. 7536 Minneapolis, MN 55485-7536	H	1/2010 -				182.64
ACCOUNT NO. 29-9901672562 Harris N.A. 3800 Golf Road, Suite 300 Rolling Meadows, IL 60008	H	12/18/2009 - 2008 Toyota LandCruiser				48,500.00
ACCOUNT NO. Heldt Trucking, LLC P.O. Box 294 Cameron, WI 54822-0294	H	2/3/2010 - Auto Transport				300.00
ACCOUNT NO. N/A Hue Thi Pham 628 Ramsey St NE Minneapolis, MN 55413-1825	H	11/11/2009 - 2004 BMW				18,457.54
ACCOUNT NO. 4266965000042522124033 Innovative Merchang Solutions 21215 Burbank Blvd., Suite 100 Woodland Hills, CA 91367	H	3/1/2010 - Credit Card Processing				64.95

Sheet no. 5 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **68,369.02**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 109-22000-00 Jaquar Land Rover Minneapolis 8905 Wayzata Blvd. Golden Valley, MN 55426	H	1/2010 - Auto Repair				1,279.21
ACCOUNT NO. N/A Jeffrey Michael Holz 17545 N. 69th Place Maple Grove, MN 55311	H	12/18/2009 - 2006 BMW				19,292.19
ACCOUNT NO. N/A John Cominic Wetherall 1692 Ashland Ave St. Paul, MN 55104	H	3/5/2010 - 2004 Volvo XC 90 AWD				12,500.00
ACCOUNT NO. N/A Joseph Martin Shuster 24060 E. Cedar Lake Drive New Prague, MN 56071	H	3/27/2010 - 2008 BMW 535XI, WBANV93578CZ66307				26,500.00
ACCOUNT NO. N/A Julian P. Pierre 807 Troy St, #F Onalaska, WI 54650	H	3/26/10 - 2003 Mini Cooper S				12,500.00
ACCOUNT NO. N/A Karen Leah Greenstein 8733 Westmoreland Lane St. Louis Park, MN 55426	H	03/23/10 2006 BMW 330I				14,500.00
ACCOUNT NO. N/A Kristal S. Kohlmeyer 4248 16th Ave S Minneapolis, MN 55407-3312	H	3/6/2010 - 2007 BMW 328XI				27,500.00

Sheet no. 6 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **114,071.40**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. N/A Lane Alan Danielsen 1001 NE Lakeview Dr Ankeny, IA 50021	H	01/26/2010 - 2008 Toyota LandCruiser SUV				53,700.00
ACCOUNT NO. 206142 Lexus Of Wayzata 16100 Wayzata Blvd Wayzata, MN 55391	H	2009 - Auto Service				701.13
ACCOUNT NO. N/A Linda Joy Goldstein GKI, LLC 11615 48th Ave North Plymouth, MN 55442	H	2/27/2010 - 2006 Infiniti M35X				27,716.50
ACCOUNT NO. 00040087883-00001 M & I Marshall & Ilsley Bank P.O. Box 3186 Milwaukee, WI 53201-3186	H	01/11/2007 - 2006 GMC Yukon XL				16,905.12
ACCOUNT NO. 3131337582 Mainstream Internet 9923 Valley View Rd. Eden Prairie, MN 55344	H	12/2010 - Web Hosting				359.40
ACCOUNT NO. 5112515 Manheim Northstar Minnesota P.O. Box 257 Shakopee, MN 55379	H	12/2009 - Auto Auction Fee				50.00
ACCOUNT NO. N/A Mark David Paulek 16585 Lake Ridge Dr Maple Grove, MN	H	12/17/2009 - 2008 LandCruiser 4x4				48,500.00

Sheet no. 7 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **147,932.15**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 85-85-0230-01805 Mitsubishi Motors Credit Of American, In P.O. Box 660450 Dallas, TX 75266-0450	H	1/23/2010 - 2007 Mitsubishi Outlander				20,219.17
ACCOUNT NO. N/A Mr. Joseph Vorobeychik JMV Enterprises LLC 1405 North Lilac Drive Golden Valley, MN 55422	H	2009 thru August 2011 - Lease on business property at 9130 Olson Memorial Highway, Golden Valley, MN.				144,500.00
ACCOUNT NO. N/A Nathan Kyle Sperry 6908 James Ave South Richfield, MN 55423	H	11/11/2009 - 2004 BMW				18,457.54
ACCOUNT NO. 25006125735 Nissan Motor Acceptance Corporation P.O. Box 9001133 Louisville, KY 40290-1133	H	02/18/2010 - 2009 Nissan Altima (Sheriff seized)				18,500.00
ACCOUNT NO. N/A NorthStar Auto Brokers 6169 Lynwood Blvd. Mount, MN 55364	H	3/31/2010 - Auto Sales Fee				1,000.00
ACCOUNT NO. N/A Patricia Pearson 4210 Penfield Ave S Afton, MN 55001-9342	H	04/29/2010 - 2008 Honda Civic				1,470.00
ACCOUNT NO. N/A Patrick James Kinney 2488 Hillside Road White Bear Lake, MN 55110	H	12/01/2009 - 2005 Lexus				15,000.00

Sheet no. 8 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **219,146.71**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 005600564567 Paychex, Inc. 1210 Northland Drive, Suite 100 Mendota Heights, MN 55120	H	3/2010 - Payroll Service				99.24
ACCOUNT NO. N/A Phillip Alan Souzek 7515 North Street Saint Louis Park, MN 55426	H	3/13/2010 - 2007 Infiniti M35X				28,100.00
ACCOUNT NO. 6646626 Popp.Com P.O. Box 27110 Golden Valley, MN 55427-0110	H	2/2010 - Telephone and DSL Service				576.55
ACCOUNT NO. N/A Postal Credit Union 8499 Tamarack Road Woodbury, MN 55125	H	11/11/2009 - 2004 BMW 325CI				18,457.54
ACCOUNT NO. N/A Postal Credit Union 8499 Tamarack Road Woodbury, MN 55125	H	12/22/2009 - 2007 BMW 328XI				35,665.60
ACCOUNT NO. 8790328L22 Postal Credit Union 8499 Tamarack Road Woodbury, MN 55125	H	12/07/2009 - 2008 Toyota Prius				18,466.80
ACCOUNT NO. N/A Postal Credit Union 8499 Tamarack Road Woodbury, MN 55125	H	1/23/2010 - 2007 Mitsubishi Outlander				20,219.17

Sheet no. 9 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **121,584.90**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. N/A Postal Credit Union 8499 Tamarack Road Woodbury, MN 55125	H	2/23/2010 - 2009 Toyota Corolla LE				10,617.75
ACCOUNT NO. N/A Postal Credit Union 8499 Tamarack Road Woodbury, MN 55125	H	10/14/2008 - 2005 Infiniti QX 56				28,435.50
ACCOUNT NO. N/A Randall Kevin Byrne 5347 Pinewood Trail Edina, MN 55436	H	11/05/2008 - 2009 Toyota Prius				26,584.83
ACCOUNT NO. 1-91685-5 Randys Environmental Services P.O. Box 169 Delano, MN 55328-0169	H	3/1/2010				237.07
ACCOUNT NO. N/A Regula Russelle Michael Russelle 1480 Chelmsford St. St. Paul, MN 55108	H	04/29/2010 - Remaining balance owed against 2008 Honda Civic				1,470.00
ACCOUNT NO. N/A SBS Auto, Inc. 1002 Mainstreet, Suite 201 Hopkins, MN 55343	H	3/16/2010 - Vehicle Transport				450.00
ACCOUNT NO. 220-19518 Sears Imported Autos, Inc. 13500 Wayzata Blvd. Minnetonka, MN 55305	H	2/18/2010 - Vehicle Maintenance				181.61

Sheet no. 10 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **67,976.76**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. N/A Shaharyar Ahmed Khan 4210 Oakview Lane North Plymouth, MN 55442	H	3/31/2010 - 2006 Mercedes-Benz S430 4MATIC				24,350.00
ACCOUNT NO. N/A Spire Federal Credit Union 2025 Larpenteur Ave. Falcon Heights, MN 55113	H	03/23/2010 - 2006 BMW 330I				19,292.19
ACCOUNT NO. N/A Spire Federal Credit Union 2025 Larpenteur Ave. Falcon Heights, MN 55113	H	03/06/2010 - 2007 BMW 328XI				35,665.60
ACCOUNT NO. N/A Spire Federal Credit Union 2025 Larpenteur Ave. Falcon Heights, MN 55113	H	2/9/2009 - 2009 Toyota Corolla LE				12,326.26
ACCOUNT NO. N/A Spire Federal Credit Union 2025 Larpenteur Ave. Falcon Heights, MN 55113	H	2/27/2010 - 2006 Infiniti M35X				27,716.50
ACCOUNT NO. N/A Spire Federal Credit Union 2025 Larpenteur Ave. Falcon Heights, MN 55113	H	10/14/2008 - 2005 Infiniti QX 56				28,435.50
ACCOUNT NO. N/A Spire Federal Credit Union 2025 Larpenteur Ave. Falcon Heights, MN 55113	H	03/23/2010 - 2007 Volvo S80 VS AWD				29,058.81

Sheet no. 11 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **176,844.86**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 905808219 Sprint P.O. Box 7993 Overland Park, KS 66207-0993	H	03/2010 - Cell Phone Service				988.60
ACCOUNT NO. N/A Stephen William Colby 7416 Coventry Way Edina, MN 55439	H	10/14/2008 - 2005 Infiniti QX 56				28,435.50
ACCOUNT NO. 490003931 T-Mobile P.O. Box 790047 St. Louis, MO 63179-0047	H	3/2010 - Cell Phone Service				389.55
ACCOUNT NO. N/A Thomas William Cameron II 250 Oakwood Drive Shoreview, MN 55126	H	03/23/2010 - 2007 Volvo S80 V8 AWD				29,058.81
ACCOUNT NO. N/A Todd Gregory Anderson 1363 Asbury St. St. Paul, MN 55108-2431	H	12/01/09 - 2005 Lexus				19,949.00
ACCOUNT NO. N/A Todd Gregory Anderson 1363 Asbury St. St. Paul, MN 55108-2431	H	10/06/2009 - 2007 BMW 328XI				35,587.86
ACCOUNT NO. N/A Todd Gregory Anderson 1363 Asbury St. St. Paul, MN 55108-2431	H	2006 Jaguar XJ8-L				30,500.00

Sheet no. 12 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **144,909.32**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. N/A Todd L. Wanshura 6110 Ridge Rd Excelsior, MN 55331-8154	H	01/23/2010 - 2007 Mitsubishi Outlander				20,219.17
ACCOUNT NO. 0356208978 Toyota Financial Services P.O. Box 5855 Carol Stream, IL 60197-5855	H	11/05/2008 - 2009 Toyota Prius				26,584.83
ACCOUNT NO. N/A Toyota Motor Credit Corp P.O. Box 105386 Atlanta, GA 30348	H	12/01/2009 - 2005 Lexus				19,949.00
ACCOUNT NO. 4761-5385-6584-7324 U.S. Bank P.O. Box 790408 St. Louis, MO 63179-0408	X H	2009 - Goods and Services				24,517.88
ACCOUNT NO. 0134643-00 Universal Underwriters Group 4457 Paysphere Circle Chicago, IL 60674	H	4/2010 - Business Insurance				902.64
ACCOUNT NO. N/A Valley Auto Glas Inc. P.O. Box 299 Eden Valley, MN 55329	H	11/2009 - 1/2010 - Auto Glass				918.07
ACCOUNT NO. N/A Violet Copp Osmonson 4203 Old Lakeport Road Sioux City, SD 51106	H	3/27/10 - 2004 Toyota Landcruiser 4x4 SUV				23,400.00

Sheet no. 13 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **116,491.59**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5769096573 Wachovia Dealer Services P.O. Box 168048 Irving, TX 75016	H	03/23/2010 - 2006 BMW				19,292.19
ACCOUNT NO. 5474-6488-0220-8845 Wells Fargo Bank, N.A. #708 Business Direct Operations P.O. Box 348750 Sacramento, CA 95834	X H	2009 - Business Line of Credit				22,353.56
ACCOUNT NO. 50356-A West Financial 3575 Sioux Drive Medina, MN 55340	H	03/09/2010 - 2004 BMW				18,457.54
ACCOUNT NO. N/A West Financial 3575 Sioux Drive Medina, MN 55340	H	2/27/2010 - 2006 Infiniti M35X				27,716.50
ACCOUNT NO. 51-4990823-6 Xcell Energy P.O. Box 9477 Minneapolis, MN 55484-9477	H	3/2010 - Electricity				937.14
ACCOUNT NO. N/A Zoua Khang 2565 Ivy Ave E, #215 Maplewood, MN 55119-7151	H	02/18/2010 - 2009 Nissan Altima (Sheriff seized)				493.83
ACCOUNT NO. 0134643-00 Zurich Universal Underwriters Group 4457 Paysphere Circle Chicago, IL 60674	H	10/01/2009 - Insurance				1,805.28

Sheet no. 14 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **91,056.04**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **1,519,345.24**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Mr. Joseph Vorobeychik JMV Enterprises LLC 1405 North Lilac Drive Golden Valley, MN 55422	Lease for Premises at 9130 Olson Memorial Highway, Golden Valley, MN.

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Apre Investments Inc. DBA Remarkable Auto 9130 Olson Memorial Hwy Golden Valley, MN 55427 Irene Povolotsky 772 Fairfield Circle Minnetonka, MN 55305 Michael Povolotsky 772 Fairfield Circle Minnetonka, MN 55305	KleinBank - Chaska P.O. Box 487 Chaska, MN 55318-0487 Manheim Milwaukee 561 27th St. Caledonia, WI 53108 Manheim Milwaukee 561 27th St. Caledonia, WI 53108 Dealer Services Corporation 1320 City Center Drive, Suite 100 Carmel, IN 46032 Automotive Finance Corporation 310 East 96th Street, Suite 300 Indianapolis, IN 46240 U.S. Bank P.O. Box 790408 St. Louis, MO 63179-0408 Fleet Services P.O. Box 6293 Carol Stream, IL 60197-6293 Wells Fargo Bank, N.A. #708 Business Direct Operations P.O. Box 348750 Sacramento, CA 95834 Capital One Bank (USA), N.A. P.O. Box 60599 City Of Industry, CA 91716-0599 KleinBank - Chaska P.O. Box 487 Chaska, MN 55318-0487

IN RE Auto Point, LimitedCase No. 10-43005

Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____ Debtor

Date: _____ Signature: _____ (Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the **President** (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the **Auto Point, Limited** (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: **May 26, 2010** Signature: **/s/ Michael Povolotsky**

Michael Povolotsky

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Case No. **10-43005****Auto Point, Limited**Chapter **7**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

28,846.00 2009 - Tax Returns (Ordinary Business Income)**28,059.00 2008 - Tax Returns (Ordinary Business Income)**

2. Income other than from employment or operation of business

- None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None ☒ *a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850. * If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Automotive Finance Corporation ("AFC"), an Indiana corporation v. Auto Point Limited, a Minnesota corporation, Michael Povolotsky, and individual, and Irene Povolotsky	Contract	Hennepin County District Court, Fourth Judicial District Minneapolis, MN	Ongoing
State of New Jersey v. 2006 Lexus GS 300 and other consolidated matters	Forefeiture proceeding	Superior Court of New Jersey: Bergen County	Closed 4/23/2010
Auto Point Ltd v. Metropolitan Shipping Company, dba Metropolitan Shipping Logistics, International Freight Corp. Ultimate Body and Transport, Inc., and Louis Gangone - 10CV0385 (JBW)	Contract Dispute	United States District Court Eastern District of New York	Ongoing

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Bergen County Bergen County Prosecutor 10 Main Street Hackensack, NJ 07601	09/05/2008	2008 BMW BX6 Auto, VIN 5UXFG43568L220627 / \$50,000.00
Bergen County Bergen County Prosecutor 10 Main Street Hackensack, NJ 07601	09/05/2008	2008 Mercedes ML320, VIN 4JGBB22E48A419669 / \$35,000.00
Automotive Finance Corporation 310 East 96th Street, Suite 300 Indianapolis, IN 46240	05/01/2010	2009 Nissan Altima, VIN 1N4AL21E39C111029 / \$20,000.00
Automotive Finance Corporation 310 East 96th Street, Suite 300 Indianapolis, IN 46240	05/01/2010	2007 Lexus RX350, VIN 2T2HK310X7C043949 / \$27,000.00
Automotive Finance Corporation 310 East 96th Street, Suite 300 Indianapolis, IN 46240	5/1/2010	2007 BMW X5, VIN 5UXFE43567LY82325 / \$30,000.00

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Dealer Services Corporation 1320 City Center Drive, Suite 100 Carmel, IN 46032	April 6, 2010	2008 Saab 9-7X Black, VIN 5S3ET13M182800253 / \$25,000.00

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Larry B. Stevens & Associate 2233 North Hamline Ave., Suite 208 Roseville, MN 55113	4/16/2010	4,000.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	---	---------------------------------------

M&I Marshall & Isley Bank
P.O. Box 2045
Milwaukee, WI 53201-2045
M & I Marshall & Isley Bank
P.O. Box 3186
Milwaukee, WI 53201-3186

Checking No. 25071068

04/29/2010

Checking No. 49717426

04/13/2010

12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.
-

15. Prior address of debtor

- None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
-

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
-

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.
-

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
-

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
-

18. Nature, location and name of business

None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
M M Goldfish Enterprises, Inc.
4425 Flag Avenue North
New Hope, MN 55428

DATES SERVICES RENDERED
2008 to Present

Michael Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305

2008 to Present

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS
M M Goldfish Enterprises, Inc.
4425 Flag Avenue North
New Hope, MN 55428

DATES SERVICES RENDERED
2008 to Present

Michael Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305

2008 to Present

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS
M M Goldfish Enterprises, Inc.
4425 Flag Avenue North
New Hope, MN 55428

2008 to Present

Michael Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305

2008 to Present

Paychex, Inc.
1210 Northland Drive, Suite 100
Mendota Heights, MN 55120

None ☐ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

NAME AND ADDRESS
Klein Bank
14141 Glendale Road
Savage, MN 55378

DATE ISSUED
February 2010

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY
December 31, 2009
December 31, 2008

INVENTORY SUPERVISOR
Michael Povolotsky
Michael Povolotsky

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market, or other basis)
\$668,120.00 (Cost)
\$567,251.00 (Cost)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY
December 31, 2008

NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS
Michael Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305

December 31, 2009

Michael Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS
Michael Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305
Ric Fohrman
1950 Highland Parkway
St. Paul, MN 55116

TITLE
President

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP
100% Ownership

Secretary / Treasurer

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT,
RELATIONSHIP TO DEBTOR
Ric Fohrman
1950 Highland Parkway
St. Paul, MN 55116
Sec/Treas

DATE AND PURPOSE
OF WITHDRAWAL
1st quarter 2010 / Wages

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY
\$8,000.00

Ric Fohrman
1950 Highland Parkway

4th Quarter 2009 / Wages

\$12,000.00

St. Paul, MN 55116
Sec/Treas

Michael Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305
President

4th Quarter 2009 / Wages \$6,000.00

Ric Fohrman
1950 Highland Parkway
St. Paul, MN 55116
Sec/Treas

2nd Quarter 2009 \$12,000.00

Michael Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305
President

Second Quarter 2009 \$7,000.00

Ric Fohrman
1950 Highland Parkway
St. Paul, MN 55116
Sec/Treas

3rd Quarter 2009 \$10,000.00

Michael Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305
President

3rd Quarter 2009 \$16,000.00

24. Tax Consolidation Group

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date: **May 26, 2010** Signature: **/s/ Michael Povolotsky**

Michael Povolotsky, President

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court
District of Minnesota

IN RE:

Case No. 10-43005

Auto Point, Limited

Debtor(s)

Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: May 26, 2010

Signature: /s/ Michael Povolotsky

Michael Povolotsky, President

Debtor

Date: _____

Signature: _____

Joint Debtor, if any

ADT Security Services Inc.
P.O. Box 371967
Pittsburgh, PA 15250-7967

Alexander Cheong Wai Lai
6381 Oxbow Bend
Chanhassen, MN 55317

All Fleet Leasing
Transportation Division
13830 Northdale Blvd.
Rogers, MN 55374

American Car Care Centers
Golden Valley Tire & Service
600 Decatur Avenue North
Golden Valley, MN 55427

American Honda Finance Corp.
P.O. Box 997518
Sacramento, CA 95899-7518

Andrews Inc. Of Princeton
3558 Brickton Road
Princeton, MN 55371

Anthony Robert Wirz
938 Lois Ln
Lino Lakes, MN 55014

Appe Investments Inc.
DBA Remarkable Auto
9130 Olson Memorial Hwy
Golden Valley, MN 55427

Automotive Finance Corporation
310 East 96th Street, Suite 300
Indianapolis, IN 46240

AutoTrader.Com, Inc.
P.O. Box 932207
Atlanta, GA 31193-2207

AutoUpLinkUSA Of Minnesota
1025 Tomlyn Ave., Suite 400
Shoreview, MN 55126

Blake Forrest Kellar
1401 Jefferson St NE
Minneapolis, MN 55413

BlueCross BlueShield Of Minnesota
P.O. Box 64338
St. Paul, MN 55164

BMW Of Minnetonka
15802 Wayzata Blvd.
Minnetonka, MN 55391

Brian D. Henthorn
E7270 Knitt Ln
Viroqua, WI 54665

Bryce Patrick Ehlert
Chris Jean Ehlert
12049 92nd Ave N
Maple Grove, MN 55369

Capital One Bank (USA), N.A.
P.O. Box 60599
City Of Industry, CA 91716-0599

Carfax, Inc.
16630 Collection Center Drive
Chicago, IL 60693

Carmel Maria Lundberg
6713 - 158th Street West
Apple Valley, MN 55124

CarSoup.Com
1401 American Blvd E, #6
Bloomington, MN 55425

Centerpoint Energy
P.O. Box 4671
Houston, TX 77210-4671

Chad Bayneroth Trent
710 N 4th Street, #208
Minneapolis, MN 55401

Chad Henry Kamann
719 4th Street West
Carver, MN 55315

Charles Alexander Bland
Katelyn Alexander Seawell
301 Shelard Parkway, #336
St. Louis Park, MN 55426

City Of Golden Valley
7800 Golden Valley Rd.
Golden Valley, MN 55427

City Of Madison Treasurer
P.O. Box 2004
Madison, WI 53701-2004

Classified Ventures LLC
2413 Collection Center Drive
Chicago, IL 60693

Creative Auto Service
6525 Oxford Street
St. Louis Park, MN 55426

CSC Credit Services
652 N Sam Houston Parkway E
Houston, TX 77606

CU Direct Corporation
P.O. Box 51482
Ontario, CA 91761

Dealer Automotive Services
1102 South Fifth Street
Hopkins, MN 55343

Dealer Services Corporation
1320 City Center Drive, Suite 100
Carmel, IN 46032

Doug Corsmeier
610 16th St.
Huntington Beach, CA 92648

Elizabeth B. Hopf
607 Washington Ave S, #505
Minneapolis, MN 55415

FedEx
P.O. Box 94515
Palatine, IL 60094-4515

Fleet Services
P.O. Box 6293
Carol Stream, IL 60197-6293

G&K Services
P.O. Box 1450-N.W. 7536
Minneapolis, MN 55485-7536

Harris N.A.
3800 Golf Road, Suite 300
Rolling Meadows, IL 60008

Heldt Trucking, LLC
P.O. Box 294
Cameron, WI 54822-0294

Hue Thi Pham
628 Ramsey St NE
Minneapolis, MN 55413-1825

Innovative Merchang Solutions
21215 Burbank Blvd., Suite 100
Woodland Hills, CA 91367

Irene Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305

Jaquar Land Rover Minneapolis
8905 Wayzata Blvd.
Golden Valley, MN 55426

Jeffrey Michael Holz
17545 N. 69th Place
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Joseph Martin Shuster
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Karen Leah Greenstein
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1605 Crossroads Circle, Suite J
Baltimore, MD 21220

KleinBank - Chaska
P.O. Box 487
Chaska, MN 55318-0487

Kristal S. Kohlmeyer
4248 16th Ave S
Minneapolis, MN 55407-3312

Lane Alan Danielsen
1001 NE Lakeview Dr
Ankeny, IA 50021

Lexus Of Wayzata
16100 Wayzata Blvd
Wayzata, MN 55391

Liberty Mutual Surety
2800 W Higgins Rd., Ste 1000
Hoffman Estates, IL 60169-7205

Linda Joy Goldstein
GKI, LLC
11615 48th Ave North
Plymouth, MN 55442

M & I Marshall & Ilsley Bank
P.O. Box 3186
Milwaukee, WI 53201-3186

M&I Marshall & Isley Bank
St. Louis Park
5775 Wayzata Blvd.
St. Louis Park, MN 55416

Mainstream Internet
9923 Valley View Rd.
Eden Prairie, MN 55344

Manheim Milwaukee
561 27th St.
Caledonia, WI 53108

Manheim Northstar Minnesota
P.O. Box 257
Shakopee, MN 55379

Michael Povolotsky
772 Fairfield Circle
Minnetonka, MN 55305

Mitsubishi Motors Credit Of American, In
P.O. Box 660450
Dallas, TX 75266-0450

Mr. Joseph Vorobeychik
JMV Enterprises LLC
1405 North Lilac Drive
Golden Valley, MN 55422

Nathan Kyle Sperry
6908 James Ave South
Richfield, MN 55423

Nissan Motor Acceptance Corporation
P.O. Box 9001133
Louisville, KY 40290-1133

NorthStar Auto Brokers
6169 Lynwood Blvd.
Mount, MN 55364

Patricia Pearson
4210 Penfield Ave S
Afton, MN 55001-9342

Patrick James Kinney
2488 Hillside Road
White Bear Lake, MN 55110

Paychex, Inc.
1210 Northland Drive, Suite 100
Mendota Heights, MN 55120

Phillip Alan Souzek
7515 North Street
Saint Louis Park, MN 55426

Popp.Com
P.O. Box 27110
Golden Valley, MN 55427-0110

Postal Credit Union
8499 Tamarack Road
Woodbury, MN 55125

Randall Kevin Byrne
5347 Pinewood Trail
Edina, MN 55436

Randys Environmental Services
P.O. Box 169
Delano, MN 55328-0169

Regula Russelle
Michael Russelle
1480 Chelmsford St.
St. Paul, MN 55108

SBS Auto, Inc.
1002 Mainstreet, Suite 201
Hopkins, MN 55343

Sears Imported Autos, Inc.
13500 Wayzata Blvd.
Minnetonka, MN 55305

Shaharyar Ahmed Khan
4210 Oakview Lane North
Plymouth, MN 55442

Spire Federal Credit Union
2025 Larpenateur Ave.
Falcon Heights, MN 55113

Sprint
P.O. Box 7993
Overland Park, KS 66207-0993

Stephen William Colby
7416 Coventry Way
Edina, MN 55439

T-Mobile
P.O. Box 790047
St. Louis, MO 63179-0047

Thomas William Cameron II
250 Oakwood Drive
Shoreview, MN 55126

Todd Gregory Anderson
1363 Asbury St.
St. Paul, MN 55108-2431

Todd L. Wanshura
6110 Ridge Rd
Excelsior, MN 55331-8154

Toyota Financial Services
P.O. Box 5855
Carol Stream, IL 60197-5855

Toyota Motor Credit Corp
P.O. Box 105386
Atlanta, GA 30348

U.S. Bank
P.O. Box 790408
St. Louis, MO 63179-0408

U.S. Small Business Administration
409 3rd St. SW
Washington, D.C., DC 20416

Universal Underwriters Group
4457 Paysphere Circle
Chicago, IL 60674

Valley Auto Glas Inc.
P.O. Box 299
Eden Valley, MN 55329

Violet Copp Osmonson
4203 Old Lakeport Road
Sioux City, SD 51106

Wachovia Dealer Services
P.O. Box 168048
Irving, TX 75016

Wells Fargo Bank, N.A. #708
Business Direct Operations
P.O. Box 348750
Sacramento, CA 95834

West Financial
3575 Sioux Drive
Medina, MN 55340

Xcell Energy
P.O. Box 9477
Minneapolis, MN 55484-9477

Zoua Khang
2565 Ivy Ave E, #215
Maplewood, MN 55119-7151

Zurich
Universal Underwriters Group
4457 Paysphere Circle
Chicago, IL 60674

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Case No. 10-43005

Auto Point, Limited

Chapter 7

Debtor(s)

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable rules.
2. (a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is: \$ 299.00
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$ 4,000.00
(c) Prior to filing this statement, the debtor(s) paid to the undersigned: \$ 4,000.00
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is: \$ 0.00
3. The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code;
 - (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court;
 - (c) representation of the debtor(s) at the meeting of creditors;
 - (d) negotiations with creditors; and
 - (e) other services reasonably necessary to represent the debtor(s) in this case.
4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows:
5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: May 26, 2010

/s/ Dominique J. Navarro

Attorney for Debtor(s)

**Dominique J. Navarro 0389214
Larry B. Stevens & Associates
2233 North Hamline Ave. Suite 208
Roseville, MN 55113
(651) 636-9049 Fax: (651) 636-9197
attorneys@stevenslaw.info**

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

**United States Bankruptcy Court
District of Minnesota**

IN RE:Case No. **10-43005****Auto Point, Limited**Chapter **7**

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Auto Point, Limited
Printed Name(s) of Debtor(s)

X /s/ _____
Signature of Debtor

5/26/2010
Date

Case No. (if known) **10-43005**

X _____
Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.